



## Open Enrollment Guide



### Spotlight on Benefits!

October 2016

### What is Open Enrollment?

Open Enrollment is October 24 to November 14, 2016. Open Enrollment gives you the opportunity to reevaluate your benefits and make changes for the plan year beginning January 1, 2017. During this period, you have the opportunity to:

- Make changes to medical, dental, and/or vision plan enrollments.
- Enroll or withdraw from Health and/or Dental In-Lieu plans.
- Add or drop qualified dependents.
- Enroll in the City's pre-tax Medical Reimbursement Account (MRA) and/or Dependent Care Assistance Program (DCAP); enrollment is required each year.
- Enroll in the City's Wellness Rewards Program; enrollment is required each year.
- Enroll in VOYA Accident Insurance and/or Critical Illness Insurance.

#### Dates to Remember

October 24, 2016

Open Enrollment begins

October 26, 2016

10:30 a.m. to 2 p.m., Rotunda  
Benefits Fair

November 14, 2016, 11:59 p.m.

Open Enrollment ends

January 1, 2017

Changes will be effective

### Who MUST Take Action?

- Employees currently enrolled in the Blue Shield \$25/SaveNet \$25 or Blue Shield \$45/SaveNet \$45 Copay plan. These plans will be discontinued in 2017.
- Employees selecting a Sutter Health Plus Plan for 2017. You must designate your primary care physician through eWay, otherwise you will be assigned one.
- Any employee who wants to add or drop qualified dependents.
- Any employee who wants to participate in Medical Reimbursement Account (MRA) and/or Dependent Care Assistance Program (DCAP) for the 2017 plan year.
- Any employee who wants to participate in the 2017 Wellness Rewards Program. *(Use Google Chrome as your browser if you are logging into eWay at work.)*
- Any employee who wants to sign up for VOYA Accident and/or Critical Illness Insurance.
- If you have a college aged dependent, you must provide proof (verification) of your adult child's full-time student to Human Resources at any time between now and December 1, 2016.

### What Happens if I Do Nothing?

If you do not log into eWay and make any changes to your benefits:

- You will keep the same plans you currently have for medical, dental, and vision **EXCEPT** if you are currently enrolled in the Blue Shield \$25/SaveNet \$25 or Blue Shield \$45/SaveNet \$45 Copay plans, you will be **automatically enrolled** into the new Sutter Health Plus \$20 Copay HMO plan effective January 1, 2017 and **assigned a Primary Care Physician**.
- All covered eligible dependents will stay enrolled on your existing medical, dental, vision, and EAP plans.
- Your Medical Reimbursement Account (MRA) and Dependent Care Assistance Program (DCAP) will automatically be waived. 2016 Participants who wish to continue in 2017 **must** re-enroll.
- Your Wellness Rewards Program will automatically be waived. If you wish to participate for 2017, you must re-enroll online during open enrollment or through paper enrollment during the Wellness Rewards Program period.
- You will not be able to make changes to most of your benefit elections until next year's open enrollment unless you experience a qualifying event.

## What's New and What's Changing for 2017?

### Medical Plans

City of San José offers you a choice of several medical plans (listed below) including our newest additions: Sutter Health Plus \$20 Copay HMO and \$1,500 Deductible plans.



Continued Plans	New Plans	Discontinued Plans
Kaiser \$25 Copay	Sutter Health Plus \$20 Copay HMO	Blue Shield \$25/\$45 HMO
Kaiser \$1500 Deductible	Sutter Health Plus \$1500 Deductible	Blue Shield \$25/\$45 SaveNet
Blue Shield \$100 Deductible PPO		

### Sutter Health Plus (SHP) \$20 Copay HMO and \$1,500 Deductible plans replacing the Blue Shield HMO/SaveNet plans

Effective January 1, 2017, the Sutter Health Plus \$20 Copay HMO and \$1,500 Deductible plans will replace the Blue Shield HMO and SaveNet plans. The new Sutter Health Plus plans offer the same advantages of an HMO at a lower copay than Kaiser and at a competitive premium cost, approximately 23% lower than the 2017 rates Blue Shield proposed.

#### *I am currently enrolled in Blue Shield HMO or SaveNet. What do I need to do?*

You must enroll in a new medical plan for 2017 during the open enrollment period; otherwise, you will be automatically enrolled into the new Sutter Health Plus \$20 Copay HMO plan effective January 1, 2017. The next opportunity for you to change your medical plan will be Open Enrollment 2018 or if you experience a qualifying event.

#### *I am choosing a Sutter Health Plus HMO plan for 2017. Do I need to choose my Primary Care Physician?*

Yes. With an HMO plan, all of your healthcare services will be coordinated between you and your designated Primary Care Physician (PCP).

**Choose a Primary Care Provider ID**

Enrollment in this plan requires that you select a primary care provider (PCP) for you and your dependents. Click "Select a Provider" to log on to the plan carrier's website. When you identify your primary care provider, write down the provider number listed on the website and enter it in the field below (if you choose not to designate a PCP at this time, enter "NONE"). Click "Dependent Provider List" if you would like to designate different PCP's for your dependents.

Once you submit your enrollment elections, all PCP designations will be transmitted to the plan carrier. Future primary care provider changes must be requested through the plan carrier directly.

**Enter Provider ID# Here.**

**Select a Provider**

If you are choosing a Sutter Health Plus HMO plan for the first time, simply click on "**Select a Provider**" at the bottom of the medical election page in eWay to look up your preferred physician by name or select one.

San Jose, CA 95112  
408-345-0987

**Provider ID#: P000856743** **USE this.**

**Provider Type: Primary Care Physician**

**Medical Group(s): Palo Alto Foundation Medical Group**

**National Provider Identifier: 1357986410** **Do NOT Use.**

**License #: A80962**

**Note their Provider ID#, (not the National Provider Identifier)** as this is required to be entered in eWay to designate your physician. If you have not selected a PCP, please type NONE. You will not be able to complete your Open Enrollment Sutter Health Plus election changes without typing in the correct provider ID# or NONE.

**Please note, if you do not select a Primary Care Physician during enrollment, Sutter Health Plus will automatically assign one to you in the proximity of the City Hall address.**

### *Where can I find more information about the new Sutter Health Plus plans?*

Visit the City's [Open Enrollment 2017](#) website for the SHP Plus plan documents, [SHP FAQ](#), and the [Step-by Step Guide on Finding a SHP Doctor](#), and [Medical Plans Comparison](#).

Sutter Health Plus also created a custom webpage just for City of San Jose employees. Visit [sutterhealthplus.org/csj](http://sutterhealthplus.org/csj).

### **Kaiser expanding to Santa Cruz**

Residents of Santa Cruz County will have access to Kaiser Permanente in 2017. Local hospital services and inpatient care will be provided by Watsonville Community Hospital as well as at nearby Kaiser Permanente medical centers in Santa Clara and San José.

### **City to self-fund the Blue Shield PPO plan**

The Blue Shield PPO plan will be self-funded by the City starting January 1, 2017. This means the City assumes the liability and pays all claims instead of Blue Shield. PPO members benefit from a 7% rate increase instead of a 33% rate increase if the plan remained fully-insured. Please refer to the plan document on the HR Benefits Website for plan details and on Blue Shield's website to find available providers.

### **Health In-Lieu plan proof of coverage requirement**

The open enrollment period is your opportunity to drop or enroll in the City's Health In-Lieu plan. Current participants do not need to re-enroll. Annual proof of alternate group coverage will be required. Notifications will be sent out by the Benefits Division requesting 2017 Health in-Lieu plan participants to provide the required documentation.

### **Dental Plans**

The City will continue to offer the same dental plan options for 2017: DeltaCare Dental HMO (DHMO) and Delta Dental PPO (DPPO).

Premium rates for the DPPO plan will increase by 4% effective January 1, 2017 and there will be no increase to the DHMO rates.

### **Dental In-Lieu plan proof of coverage requirement**

The open enrollment period is your opportunity to drop or enroll in the City's Dental In-Lieu plan. Current participants do not need to re-enroll. Annual proof of alternate group coverage will be required. Notifications will be sent out by the Benefits Division requesting 2017 Health in-Lieu plan participants to provide required documentation.

### **Vision Plans**

The City will continue to offer the same vision plan options for 2017 through VSP: VSP Signature and VSP Choice, with no rate increase.

## **Helpful Links**

The following are available on the [Open Enrollment 2017](#) website (until December 15, 2016 and then on the [HR Benefits](#) website starting on December 16, 2016:

- [2017 Benefits Summary](#)
- [Providers Contact Information](#)
- [Open Enrollment Checklist](#)

### **Medical**

- [Medical Plans Comparison](#)
- [2017 Medical Rates \(Employees represented by POA, IAFF, Local 230\)](#)
- [2017 Medical Rates \(All Other Employees\)](#)
- [Sutter Health Plus FAQ](#)
- [Step-by Step Guide on How to Find a Sutter Health Plus Provider](#)
- [Sutter Health Plus Presentation Video](#)
- [Kaiser in Santa Cruz Presentation](#)
- [Kaiser in Santa Cruz Information Sheet](#)
- [Health In-Lieu Plan Document](#)

### **Dental**

- [Dental Plans Comparison](#)
- [2017 Dental Rates \(Employees represented by POA, IAFF, Local 230\)](#)
- [2017 Dental Rates \(All Other Employees\)](#)
- [Dental In-Lieu Plan Document](#)

### **Vision**

- [Vision Plans Comparison](#)
- [2017 Vision Rates](#)



## Flexible Spending Accounts

P&A Administrative Services, Inc. will continue to be the City's FSA administrator in 2017. If you participated in a 2016 Flexible Spending Account (MRA and/or DCAP) and wish to continue participation in 2017, **you must re-enroll during the open enrollment period**. The employee-paid administrative fee of \$3.75, deducted on the first paycheck of each month, covers enrollment in one or both FSA Accounts.

### 2017 Annual Contribution Limits

- Medical Reimbursement Account (MRA) : \$2550/ Individual
- Dependent Care Assistance Program (DCAP): \$5,000/ Household (\$2,500 per parent if married and filing separately)

**Please note:** Due to IRS regulations, employees enrolling in an FSA who earn \$120,000 or more may be limited in their election amount. The election amount limit will be determined by testing during the plan year. If your election is over the limit, the City will reduce your contribution amount in order for the plan to pass IRS testing.



## Wellness Rewards Program

- If you would like to participate or continue to participate in the Wellness Rewards Program for 2017, you may enroll through your Open Enrollment event in eWay; otherwise, your enrollment will automatically be waived. Remember to **use Google Chrome as your browser if you are logging into eWay at work**. You will have to complete the Wellness Enrollment form during the Wellness Rewards Program period.

The Wellness Rewards Program gives you the opportunity to earn up to \$50 for fulfilling certain wellness requirements. You have 2 program options to choose from: Basic or Enhanced.

The 2017 Wellness Rewards Program is from January 1 to September 30, 2017. For more information, visit the [Wellness Website](#) on the intranet.

## Other Benefits

The City will continue to offer the following voluntary benefits for 2017:

- Voluntary Life Insurance
- Personal Accident Insurance
- Long-Term Disability
- VOYA Deferred Compensation
- Voya Accident & Critical Illness

For plan details, including exceptions and guarantees, please refer to the plan documents on the [HR Benefits Website](#).

## VOYA Voluntary Insurance

Open Enrollment is your opportunity to enroll in one or both of the VOYA Voluntary Insurance plans: Accident and Critical Illness.

**Accident Insurance** pays you a specified amount for specific injuries that may or may not be serious over the long term resulting from a covered accident.

**Critical Illness Insurance** pays a one-time, lump sum benefit amount upon the diagnosis of a covered disease or illness.

To enroll, you must click the Help Me enroll link provided on the Benefits Enrollment page. The link includes a brief interactive video that explains the insurance options available under each policy. Cost varies by plan, enrollment options, dependent coverage and age.

## How Do I Make and Review Changes?

### Making Changes

Open Enrollment is managed through eWay, the City's payroll and benefits portal. You can access eWay from [work](#) or [home](#). **Google Chrome is the preferred browser when accessing eWay especially from work.**

Once you are logged in:

- Click Self Service
- Click Benefits
- Click Benefits Enrollment
- Click the Select button by your "Open Enrollment" event
- Click the Edit buttons to make changes

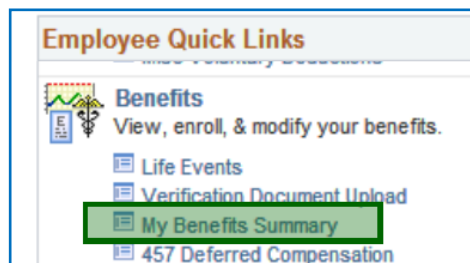
For detailed instructions on how to make changes, refer to the [Open Enrollment Checklist](#).

### Reviewing Your Changes

It is important to review your open enrollment changes and confirm that all of your 2017 elections match your needs. **Contact the Benefits Division during the Open Enrollment period for any correction to your selected election or dependent coverage, otherwise your next opportunity to make changes is next year's open enrollment unless you experience a qualifying event.**

**Please note that Benefits Summary will not be mailed out. To review your changes:**

- Login to eWay after 1 business day of submitting your Open Enrollment event.
- Under Employee Quick Links, Benefits; find and select the "My Benefits Summary" link.
- Change the date to January 1st, 2017, then select the "Go" button.
- To view enrolled dependents in your health plans, select the applicable links under "Type of Benefit".



## Open Enrollment Assistance

Whether you have questions on any of your 2017 benefit choices or need help making changes through eWay, the Human Resources staff is available to assist you.

By email:  
[HRbenefits@sanjoseca.gov](mailto:HRbenefits@sanjoseca.gov)

By phone:  
(408)535-1285

In-Person:  
Human Resources Dept.  
City Hall 4<sup>th</sup> Floor Tower

## Open Enrollment Desk Hours:

Human Resources Dept.  
City Hall 4<sup>th</sup> Floor Tower

**Oct 24, 2016—Nov 14, 2016**  
**8:00 AM-5:00 PM**

**Monday – Friday** (except for Veteran's Day Holiday on Friday Nov. 11, 2016)

**REMINDER:**  
Google Chrome is the preferred browser when accessing eWay especially from work.